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UNITY

Freedom, Fellowship and Character in Religion

Official Organ of the Congress of Religion

TO THE WHEATFIELD

"Give us this day our daily bread
Oh wheat," the wind, in passing, said,
" 'Tis you that answer everywhere
This call of Life's incessant prayer;
Bow, then, in reverence your head,
For 'tis the Master's gift you bear."

—J. B. Tabb.

CONTENTS

EDITORIAL—
Notes 147
The Theodore Parker Anniversary Congress..... 149
A Child's Heart.—*O. Henry*..... 150
The Conquest of the Philippines and the Louisianna Purchase.—Edwin D. Mead..... 151

THE STUDY TABLE—
A Few Recent Books.—J. H. Crooker..... 155

THE FIELD—
Foreign Notes.—J. G..... 156

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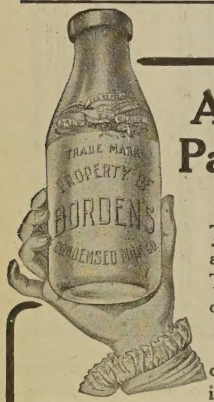

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UNITY

"HE HATH MADE OF ONE ALL NATIONS OF MEN"

Vol. LXVI. THURSDAY, NOVEMBER 3, 1910. NUMBER 10.

Finish every day and be done with it. . . . You have done what you could; some blunders and absurdities crept in; forget them as soon as you can. Tomorrow is a new day; you shall begin it well and serenely and with too high a spirit to be encumbered with your old nonsense.

—Ralph Waldo Emerson.

The interesting account of the Fifth World-Congress of Free Christian and other Religious Liberals, held at Berlin, Germany, August 5, from the pen of the Executive Secretary, Rev. Charles W. Wendte, which appeared in the columns of the *Christian Register,* has been re-printed in an attractive little booklet with covers. This summary and appreciation makes available much information that will be appreciated by the student of contemporary religion, and will prove an attractive introduction to the full report, which is promised in November, a book of 600 pages, to contain the addresses in the languages in which they were delivered, French, German and English. The same volume, English throughout, is promised in December. Copies of the phamphlet may be secured free, and of the book for the price indicated, by addressing the secretary, Dr. Charles W. Wendte, 25 Beacon St., Boston, Mass.

The re-dedication of the little Unitarian Church of Northumberland, Pa., as the Joseph Priestley Memorial, which occurred on the 24th ult., was an event of much interest to those acquainted with the history of progressive thought. Joseph Priestly was a man eminent in science, an important discoverer in the fields of chemistry, and likewise an early worker in electricity. But all these in his own mind were but side activities, subsidiary to the main work of his life, that of an earnest, devout minister of religion. For this a mob burned down his church and destroyed his library and he was driven across the sea to seek shelter in what was then the back woods of Northumberland. He founded the first church in America to bear the Untarian name, and soon after organized the society in the city of Philadelphia under the same name. The little chapel built by this pioneer society is henceforth to serve as a Priestley museum, a shrine of growing interest to the friends of free thought and progressive religion.

"Saturday, Cards and Billiards. Tuesday, Ladies' Bridge, 2 p. m. Friday, Opening Dance Parties. Saturday, Cards and Billiards. Friday, Progressive Bridge, 8 p. m. Saturday, Cards and Billiards."

This is a quotation from a monthly announcement that may be taken as typical of the announcements of perhaps one hundred or more "social clubs" in any big city, and thousands of them throughout the country. Incidentally, the same card may announce a talk by somebody on some subject for the intellectually inclined and a concert or notable singer for the afternoon, devoted to the cultivation of the higher natures of the women members. These clubs represent strictly neighborhood activities of favored neighborhoods. They are pre-eminently "Society Events." They may be good, or at least they may not be as bad as they sound to the man on the outside, but is there not something better? Are there not other ways whereby intelligent men and women may occupy the blessed time in this blessed age? Are these "engagements" adequate excuses for the neglect of church, Sunday-school, and the activities connected therewith, which at least touch directly the common life of the home, where fathers, mothers and children have common interests and are equally welcome?

Postponing to a more convenient season the deliberate word based on further study of the "Life of John Brown," just from the press of Houghton Mifflin & Co. and from the pen of Oswald Garrison Villard, we cannot postpone a word of welcome and appreciation. This stately book, compiled with so much care, and the result of so much discriminating and laborious investigation, probably leaves nothing more to be expected or perhaps wished for, in the way of a biography of this strange, prophetic, contradictory, but always imposing character. John Brown can never be understood or properly interpreted in a "biography." He is a chapter in the history of the United States, a thread in the fabric of the anti-slavery movement, and must be studied as such. The conclusion of the whole matter, as arrived at by the author, who carries as a middle name the suggestive word Garrison, will, we believe, stand as the verdict of history.

And so, whenever there is battling against injustice and aggression, the Charlestown gallows that became a cross will help men to live and die. The story of John Brown will ever

confront the spirit of despotism, when men are struggling to throw off the shackles of social, political, or physical slavery. His own country, while admitting his mistakes without undue palliation or excuse, will forever acknowledge the divine that was in him by the side of what was human and faulty, and blind and wrong. It will cherish the memory of the prisoner of Charlestown in 1859 as at once a sacred, a solemn and an inspiring American heritage.

Chicago is threatened with a telephone war, which may become acute. The Bell Telephone Co. is, of course, in possession here as elsewhere, and no matter what diversity of name it may mask behind, it is still the one great increasing national monopoly. A so-called Independent Telephone Company has crept into the city, has already obtained very important franchises and more or less interesting installations, which have cost much money. It is pushing hard for a recognition. In the nature of the case, telephone business is and should be a monoply. One telephone system has become a social as well as a business necessity, but two telephone systems are a nuisance. It can hardly be supposed that intelligent capital seriously contemplates a dual system. The persistency of the present company must be inspired by the hope of some kind of a profitable trade further on. That hope may be altruistic, and the trade looked for is a concession on the part of the dominant monopoly to public interests. The hope of Chicago lies in its City Council. What has been accomplished after so much thinking and planning, as well as fighting, concerning city transportation, remains to be accomplished concerning city telephone conveniences, namely, city control, with city rights to a part of the earnings, and with the way open continually for city ownership, when public inefficiency, municipal righteousness and official ability and integrity warrant the same. The only argument against city ownership at the present time is that based on the indifference of the voter, the veniality of public officials and the inevitable debauchery incident to partisan politics. The power of the present telephone monopoly can never be broken by a rival combination of private capital. It must be brought more and more under the domination of government and be made a servant of the public, which represents the largest stockholder in the business. The public constitute the most valuable asset in a public service corporation, and should have a voice in its management.

Before another number of UNITY reaches our readers, the November election will have passed. The result will be awaited anxiously all over the country. Never was an election more barren of great issues, but never was election more freighted with critical importance. There is no question of policy at stake between Republican and Democrat. It is a question of escaping from the sordidness, the brazen impudence, the wooden devotion of partisanship on both and all sides. Illinois is in danger of still further revelations of its political degeneracy in consequence of re-electing a batch of men who have been convicted in public estimate of high-handed debauchery, and that there will be returned to the legislative floors of both State and Nation men who have unblushingly used their positions in the past to promote their own interests, or, with still more inexcusable selfishness, to perpetuate the partisan domination in Governmental affairs beyond the point where party stands for any ethical issue or economic integrity. The last, and, in many ways, the culminating indignity to democracy perpetrated in Chicago in recent politics came last week, when Senator Cummings of Iowa stood up before a howling audience to say that a bad Reupblican was more desirable than a good Democrat. A man who has himself at different times ventured to defy the party lash and tried to extricate his feet from partisan entanglement came to plead for "party loyalty," and, so far as was in his power, to enforce party discipline. The man who will seriously advocate before election the "Stand-pat" policy and condemn insurgency for either party is, for the time being, a debaucher of Republican ethics. The American people had a right to expect something better than this from the Iowa Senator. As might be expected, such a deliverance was given under the auspices of the Hamilton Club, a sure-enough, all-the-time party organization, whose slogan is "The Republican Party," however unrepresentative the men or measures that mask behind the name. The independent voter at the approaching election in Chicago and Illinois has the opportunity of voting for worthy men, men that can be trusted, men of conscience and ability, if he goes into the voters' booth with a free mind and a discerning judgment, but if he goes to the booth with the dictum of Senator Cummings in mind, with the devotion to party, rather than to Nation, dominant, he must necessarily vote for some men famous for their unfitness, men who have in the past, and will in the future, add to the infamy of Illinois and the humiliation of Chicago in the realm of righteous government and wise statesmanship. There is no latitude or longitude in politics. That cannot be good politics and great statesmanship in Wisconsin and Minnesota that is bad in New York or Massachusetts.

The Woman's Journal for October 22 is made beautiful by pictures of the Howe family, and the record of the same, found in the letter text, seems to make a complete chapter in American History and a text in the great Book of Revelation. That it is a gifted family goes without saying, yet not for that is the story so remarkable, but it is a story of gifts consecrated to hignest ends, ability evinced by noble service, self-seeking lost in human helpfulness. The long years devoted to calm thought, to public welfare, made the name of Julia Ward Howe saintly before the Great Revealer, Death, had put the story into the sunlight. But none the less kindling and quickening was the story of the

good physician, Samuel Gridley Howe, who passed into the light that fades not thirty-four years before the gifted wife. Mrs. Julia Romana Aanagnos has been waiting the mother on the other shore for twenty-four years. There still remain Prof. Henry Marion Howe, Mrs. Laura E. Richards, Mrs. Maude Howe Elliott, and Mrs. Florence Howe Hall, all of them conspicious in their devotion to the causes their elders so splendidly served. The Howe family represents something more than genius, the mystery of birth and temperament. They represent the inspirations that come from without. The story of the Howes is not told until it is recorded that they were parishioners of Theodore Parker, and that subsequently the great wife and splendid mother was a regular attendant at the church over which James Freeman Clarke presided. The story of Samuel and Julia Howe is the story of nobility made more noble by social co-operation with nobility. Mrs. Howe lent her name and used her gifts in connection with many clubs, societies, and other organizations of women and of men and women, but these could never account for the depth and height of her faith or represent the measure of her service. Theodore Parker as a reformer offered to these earnest souls congenial companionship, but Theodore Parker as a worshiper, a preacher of righteousness, an interpreter of religion, was to them an instrument of grace. Many of those who would conjure by the name of Julia Ward Howe in the interest of sex, education and reform, may well take to heart this phase of her life. She was not foolish enough to think that a rootless tree could bear glorious fruit. Her soul was not developed in a flower pot, portable and peripatetic. It was planted in the deep soil of organized, organic religion. Mrs. Howe's power was home fostered and church nurtured. Happy and strong is the woman who does not neglect the latter instrument of grace and assume that the spiritual life is a thing that can be fostered adequately by the week-day femininities of reform and social activities.

The Theodore Parker Anniversary Congress

A meeting of the Advisory Committee appointed by the Chicago Committee of one hundred to welcome the above named Congress, was held last Monday in the Directors' room of the Corn Exchange Bank, as a guest of the chairman, Mr. Charles L. Hutchinson. There were present Messrs. C. L. Hutchinson, Clifford W. Barnes, D. M. Lord, Charles E. Beals, Judge Mack, and Mr. Adolph Kraus, of the committee, and Doctor Hirsch, Rabbi Stolz and Jenkin Lloyd Jones, representing the Congress.

The details of the program were practically settled. On Sunday morning, Nov. 13, Dr. Gunsaulus will preach on Theodore Parker at the Auditorium. In the evening, under the auspices of the Sunday Evening Club, a Theodore Parker program is being arranged for by Clifford W. Barnes. The same evening a Parker program will be given at the University Congregational Church, in the neighborhood of the Chicago University, under the auspices of a committee consisting of Prof. Tufts, Prof. E. S. Ames and Rev. O. C. Helming. Prof. H. C. Maitra, of India, will speak at Isaiah Temple, Dr. Stolz's Church, on Sunday morning of the 13th. Doubtless many other churches in Chicago and vicinity will take note of the Theodore Parker Centennial on Sunday, the 13th or the 20th. On Monday noon, November 14, Prof. Maitra, of India, will address the Outlook Club at University Club.

The first meeting of the program proper will be held at Sinai Temple on Tuesday evening, Nov. 15, Dr. Hirsch presiding, and making the address of welcome. Edwin D. Mead and Dr. Charles Fleisher, of Boston, and Prof. George B. Foster, of the University of Chicago, will speak. On Wednesday and Thursday forenoons, the meetings will be held nearer the center of the city, one of them in the Hull House auditorium. The other meetings may be held at the Chicago Commons or in the Chicago Woman's Club, perhaps in both. It is hoped that Rev. Anna Garlin Spencer will speak in the Hull House auditorium on "The New Centre of Gravity in Philanthropy; a Resume of the General Trend in Social Uplift Since Parker's Day." On Wednesday night the meeting will be held in St. Paul's (Universalist) Church, Prairie Ave. and 30th St., Rev. Charles W. Wendte, President of the Free Religious Association, presiding and making the first address. Rev. William Sullivan, of Kansas City, an authority on modernism, and others will follow. This meeting will be followed by a reception tendered visiting delegates and friends by the St. Paul Society.

The afternoon meetings for Wednesday and Thursday will probably be held at the Abraham Lincoln Centre, at which the Rev. Charles F. Carter, of Hartford, Conn., Charles E. Beals, of the Chicago Peace Society, Isaac Fisher, President Branch Normal College, Pine Bluff, Ark., Rev. Charles F. Dole, of Boston, and Joseph F. Newton, of Cedar Rapids, Ia., will be among the speakers. On Thursday afternoon, at 4 p. m., Mr. Mead will speak before the Y. M. C. A. of Northwestern University, Evanston. On Thursday evening a banquet will be tendered at the Auditorium Hotel at which Prof. George E. Vincent, of the University of Chicago, will be toastmaster. Arrangements and preparations are made for a large attendance and brilliant program. Those desiring a place at the tables are urged not to wait for personal invitation, but to send direct their application accompanied, if possible, by check for $1.50 per plate, to Mr. Adolph

Kraus, Chairman of the Banquet Committee, 143 Dearborn St.

In our next week's issue, we hope to give a detailed program of the exercises. Societies and clubs contemplating a recognition of Theodore Parker in connection with these exercises are asked to send for information to the UNITY office. The editor, who has charge of the details of the program, will be glad to furnish information concerning available speakers from abroad in the city during Congress week.

Meanwhile, we would like to emphasize some of the interesting personalities that the Congress will pondent intimately acquainted with the higher life of call together. Concerning Prof. Maitra, a corres- India, says: "He is not only a man of eminence at home, but he is a strong man and most uplifting preacher anywhere. He will not disappoint the Chicago friends. He brings with him from India the same living and uplifting message of God and the soul that Mozoomdar brought. He has a larger knowledge and wider acquaintance with the best literature of England, America and the continent than Mozoomdar had, and he is a more practical man. He is a very energetic and efficient educator as well as an eminent writer and speaker. Show him the work done in Chicago, and he will do the same for you when you go to India."

Mr. Sullivan, who comes from Kansas City, was a Catholic Priest, whose interest in modernism has brought him into the open faith and the free life of the intellect. He is described as a man of spiritual insight and delicate sensibilities.

President Fisher, of Branch Normal College of Pine Bluff, Ark., is said to be the only colored man who has ever won prizes for essay work done on subjects not connected with the interests of the negro race. He won the second prize of $100.00 offered by the Manufacturers' Record of Baltimore, for a study on Good Roads. He won the second prize of $400.00 offered by Hart, Schaffner & Marx of Chicago, for the best paper entitled "German and American Methods of Regulating Trusts." This prize was intended primarily for college graduates, but open to all applicants. Mr. Fisher, who is one of the graduates of Booker T. Washington's Institute at Tuskegee, was the only competitor who held no academic degree. Some years ago, some white men of the South paid Mr. Fisher's expenses to Washington that he might work in the Congressional Library on the "Industrial Aptitude and Efficiency of the Leading Nationalities of the World." Mr. Fisher is as successful as a teacher and orator as he has been as an essayist, and the people of Arkansas of all colors are proud of him and suspicious of any attentions shown him outside of the state lest he may be called to a more prominent and more lucrative place.

The names mentioned above form only a part of the attractions of the program. In addition to Drs. Wise and Fleischer, Rabbi Heller of New Orleans, and Dr. Schulman of New York, have been invited to represent the Jewish fraternity. Many other eminent men and women, lay and clerical, are at the service of the committee. This is the way the Boston *Transcript* of Oct. 27 speaks of the approaching celebration.

It has remained for Chicago first to do fitting, even if somewhat tardy, honor to the centennial anniversary of the birth, and the semi-centennial anniversary of the death, of one whom Boston long proudly claimed as its own, albeit he was known by the orthodox Christians of his day as the great "Boston heretic"—Theodore Parker. Irrespective of sectarian lines and theological differences, more than one hundred of the leading citizens of the Western metropolis have united in a committee of invitation and hospitality to cooperate with the officers of the Free Religious Association, the Congress of Religion and the Federation of Religious Liberals, in a suitable celebration of the birth and death of one whom their circular declares to be "now, by common consent acknowledged to be one of the great American preachers of religion, who has over-reached all ecclesiastical bounds, and has become one of America's greatest citizens." Delegate representatives from any church, school or college organization, or civic, literary or other clubs, are invited to take part, and a splendid list of speakers has already been secured for the central program, which is arranged for Nov. 15, 16 and 17. Among these appear such familiar Boston names as Rev. Charles W. Wendte, Edwin D. Mead, Rev. Charles F. Dole and Rabbi Charles Fleischer; besides those of even still wider note, like Dr. Emil G. Hirsch and Miss Jane Addams. A large number of extracts from clergymen of the various denominations, as well as from university men, professional men, and lay men and women, show with what enthusiasm the proposed celebration has been received not only by leading clerics of the Unitarian Church, with which this famous Boston prophet of everything large and catholic and beautiful in life was allied, but by the earnest Christian of other denominations, the heterodox, the Jew, the scholar and the man of business.

A CHILD'S HEART

Hard ye may be in the tumult,
Red to your battle hilts,
Blow give for blow in the foray,
Cunningly ride in the tilts;
But when the roaring is ended,
Tenderly, unbeguiled,
Turn to a woman a woman's
Heart, and a child's to a child.
Test of the man, if his worth be
In accord with the ultimate plan,
That he be not, to his marring,
Always and utterly man;
That he bring out of the tumult,
Fitter and undefiled,
To woman the heart of a woman,
To children the heart of a child.
Good when the bugles are ranting
It is to be iron and fire;
Good to be oak in the foray,
Ice to a guilty desire.
But when the battle is over
(Marvel and wonder the while)
Give to a woman a woman's
Heart, and a child's to a child.

—*O. Henry.*

Shall I seek glory, then, as vain men seek,
Oft not deserved? I seek not mine, but his
Who sent me; and therefore thereby witness whence I am.

—*Milton.*

Be not afraid, O toilers up the height!
The gods are very near, though out of sight;
They reach out helpful hands and say, "Come higher."
All earnest souls must climb if they aspire.

—*Ella Wheeler Wilcox.*

The Conquest of the Philippines and the Louisiana Purchase.—The Persistent Mischief of False Analogies

By Edwin D. Mead

A dozen years after President McKinley's proclamation of 1898 declaring our sovereignty over the Philippine Islands, we still not infrequently see articles in the newspapers and hear speeches in which it is asserted or assumed that our procedure in the conquest of the Philippines was the same as that in connection with the Louisiana purchase. I have to-day read an article, evidently by a thoughtful man, informed by this assumption; I read one yesterday; and everybody constantly reads or hears this thing. It is a very dangerous thing to let such an assumption gain foothold among our people; and since we have a future as well as a past, since some very critical chapters of our future are in my judgment not distant, and since precedent counts strongly in popular feeling and discussion, it may be of service, "lest we forget," to consider again at this time these alleged "parallels," wearisome as almost every return to the old Philippine issue has become to so many.

Probably the most conspicious and sweeping assertion of this parallelism was that of Col. Roosevelt in 1900, in his letter accepting the nomination for the vice-presidency. Imperialism was the "paramount issue" in that election; and Col. Roosevelt devoted his letter largely to this alleged parallelism between Mc Kinley's policy at that time and Jefferson's a century before. The people who talk about the parallelism now do not add an idea to what Col. Roosevelt said then; and his letter is the best text. He said:

"The parallel between what Jefferson did with Louisiana and what is now being done in the Philippines is exact. He intended that ultimately self-government should be introduced throughout the territory, but only as the different parts became fit for it, and no sooner. . . . . Years elapsed before the Louisianians were given self-government, Jefferson appointing the governor and other officials without any consultation with the inhabitants of the newly acquired territory. . . . . The great majority of the inhabitants, white and colored alike, were bitterly opposed to the transfer. An armed force of United States soldiers had to be hastily sent into the territory to prevent insurrection, President Jefferson sending these troops to Louisiana for exactly the same reasons and with exactly the same purpose that President McKinley has sent troops to the Philippines. . . . . As soon as the present revolt in the Philippines is put down and order established, it will undoubtedly be possible to give the islands a larger measure of self-government than Jefferson originally gave Louisiana."

These are Mr. Roosevelt's six points. The historical scholar knows that every one of them is utterly misleading and most of them are false. Mr. Roosevelt in any cool moment at the time must have known it. I say it to his praise; for his credit as a scholar is more important that his fame in melodrama. A historical scholar Mr. Roosevelt is; and if one were sure that readers would turn to his own chapter upon the purchase of Louisiana, in his work upon "The Winning of the West," where he treated the subject as a historian, instead of as a reckless partisan, one would gladly stop here,—for one much prefers to let him refute himself. There is no better account of the Louisiana purchase and the events following it than that there given by Mr. Roosevelt, save only the account by Henry Adams in his history of Jefferson's administration; and the account makes shipwreck of the impression given in his letter of 1900, besides emphasizing in more striking and powerful manner than any other account I can think of the point of most fundamental importance in the whole matter, upon which point his letter was absolutely silent.

The parallel between our relations to Louisiana and our relations to the Philippines fails at every real point of controversy or significance. A condition of the cession of Louisiana was the distinct provision that the inhabitants "shall be incorporated in the Union of the United States" and in due course admitted to statehood. A regular territorial government with an elective Legislature and a delegate to Congress was given the portion of Louisiana which contained almost the entire French and Spanish population of the territory, March 2, 1805, less than fifteen months after we took possession, with clear understanding that statehood was to follow in a few years, as it did. There was no such degree of disaffection of the people to the change as Mr. Roosevelt in 1900 intimated. There was no danger at any time of insurrection against the government of the United States, springing from such disaffection, and no hasty sending of troops to Louisiana "for exactly the same reasons that President McKinley sent troops to the Philippines,"—nothing whatever that can truthfully be so described. The Spanish minister at Washington, four months after the purchase, protested against it, declaring that we had bought stolen goods and that Spain was the rightful owner; and his protests were so energetic that Jefferson sent a strong body of troops to Natchez. "The government of Spain," he wrote, "has protested against the right of France to transfer, and it is possible she may refuse possession, and that may bring on acts of force." Some of the militia thus assembled, together with a volunteer company of horse, accompanied Wilkinson and Claiborne to New Orleans, as an escort, to take possession and to garrison the forts, from which the Spanish garrisons were being withdrawn; but this was with no thought of a popular insurrection. Jefferson sent his troops to Louisiana not to subject the people of the territory, but to meet the threats of the government of Spain.

"As soon as the present revolt in the Philippines is put down," says Mr. Roosevelt, "it will undoubtedly be possible to give the islands a larger measure of self-government than Jefferson originally gave Louisiana." Here appeared the disingenuousness of the partisan. By "originally" Mr. Roosevelt meant simply the provisional government given Louisiana immediately, pending the organization of a regular territorial government; he says nothing of any farther hope or promise, and is silent, in drawing his "exact parallel," about the great pledge and recognized ultimate obligation in the light of which every early and provisional act in Louisiana was to be interpreted. The third article of the treaty of cession provided that "the inhabitants of the ceded territory shall be incorporated into the Union of the United States, and admitted as soon as possible, according to the principles of the federal constitution, to the enjoyment of all the advantages and

immunities of citizens of the United States." Did Mr. Roosevelt find an "exact parallel" to this in the treaty of Paris, by which the Philippines were ceded to the United States? Did Laussat blue pencil his article, in acquainting the people of Louisiana with the provisions of the treaty, in his proclamation? It was the article to which he directed special attention, the one thing in his proclamation which he printed in italics; and he added:

Thus are you, Lousianians, suddenly invested with the rights and privileges appertaining to a free constitution and government, secured and guaranteed by the force of arms, cemented by treaties, and tested by time and experience. You will be incorporated with a nation already numerous and powerful, renowned besides for its industry, its patriotism, and the degree of civilization and knowledge it possesses, and which by its rapid progress seems destined to the most brilliant rank that a people ever enjoyed on the face of the earth. By the nature of the government of the United States, and of the privileges upon the enjoyment of which you immediately enter, you will have, even under a provisional government, popular rulers, whose acts you will be at liberty to censure or to protest against with impunity, and who will be permanently in need of your esteem, your suffrages, and your affection. The public affairs and interests, far from being interdicted to your consideration, will be your own affairs and interests, on which the opinions of wise and impartial men will be sure to exercise, in the long run, a preponderating influence, and to which you could not even remain indifferent without exposing yourselves to bitter repentance. The time will soon come when you will establish for yourselves a form of government which, although respecting the sacred principles consecrated in the social pact of the federal union, will be adapted to your manners, your usages, your climate, your soil, and your peculiar localities.

Did Mr. Roosevelt find, or do those who still from time to time revive the matter find, an "exact parallel" between this proclamation and that of President McKinley in the Philippines, in December, 1898, even after General Otis had done his utmost editorial work upon it? Do they find any parallel in any address to the people of the Philippines by General Otis, or President Schurman, or Judge Taft, to the address by Commissioner Claiborne upon taking possession of Louisiana in the name of the United States, in which, repeating the declaration of the treaty, he assured the people that "the United States received them as brothers, and would hasten to extend to them a participation in the invaluable rights forming the basis of their own unexampled prosperity?" Do they find the account of any ceremony in Manila parallel to that by which, in the presence of Laussat, the French prefect, and Claiborne, the right of the people to choice of allegiance was recognized?

Whether the transfer of sovereignty in Louisiana from France to the United States was the occasion of violence to many tender ties may be judged from the fact that the French domination had lasted just twenty days, after a Spanish government of thirty-four years. The news of the annexation to France had been welcomed at New Orleans with general rejoicing, as was natural, for the city was more French than Spanish; but the representative citizens hastened to assure Laussat that they had "no cause of complaint against the Spanish government." Both Spanish and French would, doubtless, for the most part, have preferred French sovereignty to American; but resistance to the transfer of the province there was none, and there was largely indifference. Mr. Roosevelt assured us four years before his letter of 1900 that the French at New Orleans accepted their rapidly changing fates "with something very much like apathy," their joy at cession to France being "tepid," and their feeling toward us being that of "a puzzled distrust." The chief thing at which they murmured afterward was our prohibition of the importation of slaves into Louisiana. Mr. Roosevelt was uncertain, four years before 1900, whether their murmuring "did not comport with entire loyalty to the United States government." He was probably not uncertain in 1900 as to the feeling we had earned from the people of Luzon, and whether that feeling was expressed in something plainer than murmurings.

When Laussat received notice of the cession to the United States, he at once gathered, he tells us, "what Louisiana possessed of most respectable and distinguished, within thirty miles, in point of reputation, virtue, talent, influence, and wealth," explained to them the situation and asked their co-operation, which was courteously promised. The Spanish commissioner, recognizing the interchanges as mere formalities, offered the services of their own troops to the French until the arrival of the Americans. "From the moment of the cession, Laussat wrote, "Casa Calvo (the Spanish governor) has behaved toward me with exquisite politeness." So far from the time of these mutations being a lugubrious time, it was a time of mutual festivities and big dinners. A large number of young Frenchmen, sons of the best families, joined the volunteer battalion organized by the American consul to police the city until the arrival of the American commissioners; and the historian says: "The French, by their zeal, vigilance and patriotism during their time of service, proved themselves worthy of American citizenship."

The Frenchmen did not love us; why should they? They were silent enough when their flag went down and ours went up—and we do not think the worse of them for that. But they did not regard it as any blow or menace to their political aspirations; there was no parallel whatever to the feeling which drove the people of Luzon to war. The Spanish royalists hated us and our republicanism; a few sisters of charity thought the world was coming to an end; but the mass of the people accepted the change with complacency, as they had accepted five other similar changes which had occurred within the lifetime of men then living. The Spanish officers stayed in New Orleans for a year, making mischief; presently Aaron Burr came, trying to foment treason there as in other places in the Southwest, inside and outside of Louisiana; and the city was full of filibusters—largely, it must be confessed, Americans—plotting against Mexico. What trouble there was in Louisiana sprang from these three sources; any popular uprising or opposition, from any class of the people, offering any analogy to the resentment and resistance in Luzon, never appeared and never impended. The people certainly had grievance enough; and if they had made more protest than they did it would not have been to their discredit. Most violent things were said about them in Congress—some of the worst by Massachusetts men. Our two commissioners, sent to organize them, were as unsuit-

able and offensive as President Schurman and Judge Taft in the Philippines were intelligent and courteous. Here Mr. Roosevelt's parallel fails again,—and for once to our credit. Schurman and Taft were good men trying to patch up a bad business; Claiborne and Wilkinson were bad men sent on good business. What trouble there was in New Orleans sprang not from bad politics, but from bad manners. It was the arrogance and vulgarity of the Americans, contrasting so rudely with the civility and refinement of Laussat, that exasperated the better people of New Orleans. Major Stoddard, the governor sent to St. Louis, was a gentleman; and "in all the changes there," the historian of St. Louis tells us, "the public peace, or course of business or amusement, was not checked or disturbed; on the contrary, the kindest and most hospitable feeling everywhere manifested itself." The abuses which ensued at New Orleans would have been rectified immediately if it had not taken months to exchange communications with Washington, instead of a few hours, as in the case at Manila. The provisional government was limited by law to one year; but in deference to the remonstrances from New Orleans, regular territorial government was instituted even before that term expired, with the promise of statehood to Louisiana as soon as her population reached 60,000, the number fixed for statehood in connection with the Northwest Territory. As a matter of fact, Louisiana was admitted to statehood before either Indiana or Illinois; and two other states, Missouri and Arkansas, were constituted from the Louisiana purchase, while Michigan and Wisconsin, of the old Northwest territory, still waited for statehood. Our promise to treat the Louisiana territory according to our regular principles in dealing with our other territory was faithfully and absolutely kept.

This is the sum and substance of the politics of the Louisiana question. What was the common sense of it? The Louisiana purchase, which doubled the area of the United States, comprised almost the entire region between the Mississippi river and the Rocky Mountains north of Texas. The dozen states created from it have now a population of perhaps twenty millions; but in 1803 it was practically uninhabited. Roving over the whole territory were perhaps 30,000 Indians. The total negro and white population was perhaps twice that number; and the Louisiana question really resolved itself into the question of the few thousand French and Spaniards in and about the city of New Orleans. The white population of the territory was already largely American. In upper Louisiana, the St. Louis region, there were at the time of the cession 5,000 Americans, against 3,760 French and Spanish together. In the Baton Rouge district the Americans were "in a majority;" and in other districts "a considerable part," says the official report, were American. There were doubtless more Americans than Spanish; and in ten years, even if there had been no cession, there would have been more Americans than Spanish and French together—for our people were everywhere pushing into the territory, whose rivers were their great highways of trade. It is not at all improbable, in view of all the facts and clear tendencies, that could a popular vote have been held upon the cession in 1803, it would have approved it; it certainly would have, by the natural American increase, while men were still wondering whether it would or not. The "consent of the governed"—and more than that, the urgent demand of the governed, as Mr. Roosevelt, the historian, so impressively shows—potentially existed, and everybody knew it.

Who were the few thousand Frenchmen at New Orleans concerning whom all this pother is about, and what were their real feelings toward the country? The great work on early Louisiana history is that by Charles Gayarré; and this is what he says, speaking of the generation before the cession:

"Those who came to Louisiana never considered that they had found a home in her bosom. With the exception, perhaps, of the Acadians and of the Germans, whom law had sent to the colony in 1722, those whom she received in her lap were not grateful for the hospitality, and deemed themselves miserable exiles. All the military officers and other persons employed by the government had but one object, that of obtaining promotion for their services here, and of making money, by fair or foul means, according to their different dispositions, in order to return with ampler means of enjoyment to their cherished native country. With regard to the population not composed of officials, a good many had been transported to Louisiana by force, and detested a country which they looked on as a prison. Others had been deceived by wild hopes and exaggerated representations of what they were to expect in Louisiana. They smarted under the anguish of disappointment, and if they labored at all, it was to acquire means to get back,—and they even impregnated their offspring with these notions. Louisiana was a mere place of temporary sojourn, nothing better than a caravansary, but no home for any one. There were none of those associations, not a link of that mystic chain connecting the present with the past and the future, which produce an attachment to locality. The waters of patriotism had not yet gushed from their spring to fertilize the land."

If this does not exactly describe the French sentiment at New Orleans in 1803, it almost exactly describes it; and it exactly describes the Spanish sentiment. Parallel between this sentiment and the patriotism of the Filipino people, their love of home, their identification with the soil, the devotion which created their armies for their struggle for independence, there is none. In the one case, a few thousand unattached and miscellaneous squatters, all told not half equal in number to the population of Springfield, Mass., rapidly being outnumbered by us in natural course, with no desire or dream of independence or distinct national life; in the other, an immense permanent people, with generations of association and tradition, intense lovers of their country, and the aspiration for freedom and independence their master passion. This is where the "parallel" between the people of New Orleans and the people of Manila comes in. The parallel between our subjugating army of 70,000 men, who in no possible time of peace were likely to be followed to Luzon by half that number of American exotics, and the American people in their natural relations to Louisiana in 1803 can best be considered in the description of the latter by Mr. Roosevelt, the historian. Upon this point, the crucial point in the whole matter, Mr. Roosevelt, the imperialist candidiate, was silent; but the express purpose of Mr. Roosevelt's chapter on the purchase of Louisiana, in his history, written only four years before ("The Winning of the West," vol. IV, page 258, etc.), was

precisely to show that there is no parallel between "gaining territory by armed force and retaining it by treaty" and the conditions of our acquisition of Louisiana. This is what he said—and it is the whole truth of the matter:

"In 1802 American settlers were already clustered here and there on the eastern fringe of the vast region which then went by the name of Louisiana. All the stalwart freemen who had made their rude clearings and built their rude towns on the hither side of the mighty Mississippi were straining with eager desire against the forces which withstood them from seizing with strong hand the coveted province. . . The winning of Louisiana followed inevitably upon the great westward thrust of the settler folk. . . The navigation of the mouth of the Mississippi seemed to them of the first importance. . . Upper Louisiana was owned by the Spaniards only in shadowy fashion, and could not have been held by any European power against the sturdy westward pressure of the rifle-bearing settlers; it is improbable that its fate would even have been seriously delayed had it remained nominally under the control of France or Spain. . . . The mouth of the Mississippi was held to be of right the property of the United States. . . . Even Jefferson could see that for the French to take Louisiana meant war with the United States. . . A faithful French agent sent a report to Napoleon plainly pointing out the impossibility of permanently holding Louisiana against Americans. He showed that on the western waters alone it would be possible to gather armies amounting in the aggregate to 20,000 or 30,000 men, all of them inflamed with the eager desire to take New Orleans." The Spaniards left Natchez because they were "fairly drowned out," by the American settlers and soldiers; they now felt the same pressure upon them in New Orleans. . . "The surrender of Louisiana"—this was Mr. Roosevelt's sensible conclusion—"was due primarily to the steady pushing and crowding of the frontiersmen. It was not the diplomats who decided its destiny, but the settlers of the western states. The growth of the teeming folk who had crossed the Alleghanies, and were building their vigorous commonwealths in the northeastern portion of the Mississippi basin decided the destiny of all the lands that were drained by that mighty river. The steady westward movement of the Americans was the all-important factor in determining the ultimate ownership of New Orleans."

Was it crowding American settlers, and not armies and diplomats, who decided the destiny of Luzon? Even Mr. Roosevelt in 1900 did not press that parallel. In truth, there were no parallels which were skin deep. In connection with the changes in Louisiana there was, we all know, some personal hardship and grief, such as is incident to almost everything in life; there was a good deal of hyper-theoretics on the one side and the other; there was some playing fast and loose with obligation; but these were most superficial and temporary things, and did not affect for a moment the nation's course. We took formal possession of a territory where we were sure to be in an actual majority on the morrow; we promised the people the same treatment given the people in the rest of our territory; and we faithfully kept our word. That is the whole of the Louisiana story. No, there is one thing more; and I am glad to add it, in the words of Mr. Adams: We proved once for all "that the hopes of humanity lay henceforward, not in attempting to restrain the government from doing whatever the majority should think necessary, but in raising the people themselves till they should think nothing necessary but what was good."

Did Mr. Roosevelt in 1900, and others still in 1910, see only an "exact parallel" between this chapter of our history and the chapter in the Philippines which began with Mr. McKinley's proclamation of December, 1898; no difference between this and the procedure by which a great republic bought a rotten title to the sovereignty over a whole people in the throes of revolution, struggling for freedom and independence—a people, moreover, who had trustingly fought by its side against the common enemy—and then, with its superior resources supplanting the former sovereign, turned to subjugate them to its own ends, expressly refusing them for any future any pledge of citizenship, either through independence or incorporation, making them men without a country?

Mr. Roosevelt in 1900 knew well what the simplest reference to the newspapers makes plain to every intelligence, that Mr. McKinley had given no sign of intending "ultimate self-government" in the Philippines like that which was a thing of course to Jefferson for Louisiana. No sane or sincere man surely who did clearly intend it would have fought inveterately any declaration of that intention—which declaration would instantly have brought peace and friendship. We know what the high pledge was which was given to Louisiana in advance, while the people of Luzon waited vainly for any pledge whatever as to their ultimate status, such as might content them with any fair provisional government; the administration persistently refused that pledge, which is the only thing of moment when we talk of "parallels."

It is not necessary to take up the cases of Florida or Texas, or New Mexico. All tell one story. The Louisiana case is the great case. The very words of the pledge to the people of Louisiana became the form in which we plighted faith to succeeding acquisitions. It was not until the taking of the Philippines that—it is understood at Mr. McKinley's own instance—we refused any pledge, and declared that we reserved it to ourselves to determine the civil rights and political status of the people of the ceded country. It was then that the republican way, on our part, was supplanted by the imperial way, and that the parallelism between our past and present ceased. We have a right therefore to ask that, whatever appeals for our course may be valid, the appeal to history cease. Appeals to precedent even in behalf of good and wise policies are often slavish; the false appeal to precedent, to whitewash wickedness, is pitiful indeed. It may be that we are fated to be the ancestors of generations that can see no difference between our course in Louisiana and our course in Luzon; but let us not be so impious as to plead that we are descendants of such men.

That the situation in 1910 is very different from what it was in 1900, is undeniable, is occasion for rejoicing and hope. Mr. Taft's attitude is very different from Mr. McKinley's. Mr. McKinley in 1900 did not know what he intended; and he had not, like Jefferson, any clear political principle which dictated to him what he ought to intend. The statements by Hon. John W. Foster, in his recently published volume of reminiscences, are portentous and unquestion-

ably authentic revelations of the fitful and sinister schemes with which he was willing to play. Congress during his presidency made no declaration to the people of the Philippines of our policy and purposes toward them. Mr. Taft had personally declared that we should give them their independence when they prove themselves fit for it, but leaving the fixing of the time and the judge indefinite. This vague declaration was finally forced by the logic of events, not by the logic of American principle and political philosophy. Their "incorporation in the Union of the United States"—the words of our official pledge to the people of Lousiana at the outset—however fit for self-government they ever prove themselves, is most unlikely. Our government itself, our Congress, has never yet expressly and officially pledged either incorporation or independence. Whenever that is done it will be time enough to talk of some analogy between the case of the Philippines and the case of Louisiana. The time will never come when we may properly bracket the politics of William McKinley with the politics of Thomas Jefferson.

THE STUDY TABLE

A Few Recent Books

Josiah Strong has become a positive influence for righteousness throughout our land. He nobly weds piety and patriotism. He recognizes that a nation to be strong must have a vigorous religious faith, and a religion to be a dominant power among men must concern itself with civic problems. All of human life is bound up together, and each department reacts upon all others. Church and state, while wisely separated with us, are not foes, but co-operating friends. Our religion needs the inspiration of patriotism, and our statecraft ought to be applied Christianity. All of this Doctor Strong has been preaching in his popular and inspiring books, which have the ring of a manly faith and a noble sentiment. He presents a fresh example of his spirit and method in the little book, "My Religion in Everyday Life" (Baker and Taylor, 61 pp. 50c), which is an earnest plea that all of life be illuminated and sanctified by the religious spirit. It is most wholesome reading, abounding in sentences like this: "Thus my religion makes the whole world and everybody in it immensely interesting to me."

Sherman, French & Company have put us under obligation by issuing in attractive form a small book, "Notions of a Yankee Parson," by George L. Clark (125 pp. $1.00). As its title indicates, it is a discussion of present religious and social problems from the viewpoint of an alert, progressive, consecrated minister. A list of the table of contents clearly reveals the freshness and scope of the book: Spiritual gymnastics; the parson in his garden, the weather; the good old times; the Christianity needed today; a minister and his people; some things to emphasize in preaching; earthquakes and God; the use of the remainders; the later years; the unremembered; optimism, the minister's business. The following sentence represents the keen insight and good sense to be found on every page: "Reacting from the preaching which called men to meet an angry judge armed with deathless terrors, we must fear lest we present God as a mild and fatherly old gentleman, too polite to hurt any one." A good book for the deacon to give his minister, and also a good book for the parson to give his deacon!

The same publishers print a small book by Dr. P. W. Van Peyma, "The Why of the Will: the Unity of the Universe" (66 ¬. 80c), which discusses once more the old problem of human personality, forever vexing theology and philosophy, but never brought very near to a solution satisfactory to all parties. It is a supremely curious fact that great thinkers cannot as yet approximately agree upon an answer to the simple question, What is Man? Is he a free personality? or, Is he a mere machine? We do not seem to be able to tell very much about ourselves! The trouble comes partly from the inadequacy of language, partly from the complexity of the phenomena of life, but chiefly, probably, from the fact that a very large part of every personality remains forever hidden. To use a crude illustration: We see only detached elements and superficial phases. Too much is out of sight, buried in heredity, below the surface of consciousness, or lost in the cloudland between soul and body, to permit any final decision. We act with a sense of freedom; we hold our neighbors responsible,—the implication of freedom; and yet many of us, like the author, evaporate the will when we come to describe it. Dr. Van Peyma discusses the problem suggestively, and his book is well worth the consideration of philosophical students.

The author of "Commentaries on Sin" (Sherman, French and Company, 105 pp., $1.00), George Frederick Jelfs, frankly states the object of his book in these words: "We have endeavored to show that the objectionable features of the prevailing orthodox religious beliefs are direct hindrances to practical Christianity." He is especially opposed to the dogma of scriptural infallibility, but warmly appreciative of the Bible as a whole. The story of Adam's fall seems to him to be not only false but harmful, because it gives a radically erroneous conception of the origin and nature of sin. The dogma of vicarious atonement, to his mind, does not harmonize with the facts of the universe; and therefore, it does not point the way out of sin or help man to higher moral life. He would substitute for the mechanical theory of sin and redemption the persuasive appeal of love made by Jesus of Nazareth, of whom he writes with warm appreciation. The book is well written and manifests an earnest spirit, but its intellectual equipment and its outlook upon religious problems reminds one of a past generation. The world has moved during the last forty years far away from many of the positions here assumed to exist.

The historic Longfellow house in Portland, Me., has closed its doors for this season. The number of visitors the past season far exceeds that of last year, and the same thing remains true of this year as of former years; there has been no injury to the house, not a thing has been taken, and one is surprised when told that in the ten years in which it has been open to the public there has been no damage done to any part of the house and furnishings.—*Kennebec (Me.) Journal.*

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THE FIELD

"The World is my Country, to do good is my Religion."

FOREIG NOTES

THE FRENCH INTELLECTUAL MOVEMENT.

What are some of the Signs of Progress in modern France? the senior editor asks me "tout de go,' as the French delightfully say, and with his customary generous humanitarian interest.

The question is more perplexing than it may seem at first hand. Why? Because France is not what may be called an "ethical" nation. That sort of instinctive and pious upsoaring for humanitarian ends, so common to American life, is less visible here. There exists, in effect, a sharp separation between the religious and ethical interests—read ethical and secular in our terms. That distinguished critic, M. Jules Lemaitre, attributes this separation primarily to the ceremonial confession of the Catholic church. For ages this institution has kept secret and hence closed in, in a way, the spiritual aspirations along with the weaknesses. The Protestant education, on the contrary, by making the individual guardian of his own conscience, emphasizes and diffuses the moral spirit in all the activities of society.

Many things would seem to bear out the reasoning of M. Lemaitre. In literature, it is notably confirmed. To find the equivalent of the moral message of George Eliot or Ibsen, one must go, not even to Zola, and less to any other romancer, but to the pages of some mediaeval monk, or some seventeenth-century bishop. Foreigners have all remarked the abstention from prayer at public or governmental ceremonies, even the most solemn. The recent "laicisation" of school text-books, it is no secret, pushes the idea of impartiality in religious affairs even to the verge of a new intolerance. Less visible piety than America would exact, marks patriotic observances, even where it is a matter of national tragedy, as in the souvenir of the unhappy war of the seventies.

But it must not be inferred that progress, and that in the high democratic sense, does not exist in the dearly bought Republic. If one must look more scrutinisingly because of the separation of activities described, one discovers, nevertheless in an infinitude of directions the same march ahead that the world's greater sentiment of solidarity has developed. I have before spoken of the institution for the liberation of the young girl, as example of the immense social progress of the day.

This institution is of recent date, having not yet reached its decennial. It has for name The University of the Annals, and is the creation of a woman of real genius, Madame Yvonne Sarcey Brisson, daughter of the illustrious Francisque Sarcey, critic and orator of international fame. Madame Sarcey-Brisson, mother of three daughters, conceived the general idea of "enlarging the domain of all young girls, who heretofore had been kept too closely sheltered and stifled, in the interests of innocence, up to the time of matronhood. Such a theory, it is evident, has nothing to do with the democratic conceptions of life, and the merit of Madame Brisson, merit officially recognized by the French government recently, is to have made her educational center a point of radiation for the noblest and completest ideals of patriotism.

This patriotism is not taught as a theme or a science. It is an atmosphere that impregnates and that emanates quite naturally from the world of the masters, who guide the thought of the coming womanhood. The student in France has an advantage over him of America is one respect, that is if he lives in the capital. The great thinkers and artists of his country dwell almost without exception in Paris, instead of being scattered over a continent as across the seas.

The *creatrice* of the University of the Annals has therefore the opportunity of making her college the center of all the leading thought of France. Scarcely one great name lacks on the roll of the lecturers, and those who are less given to oratory contribute to the periodicals that complete the work of instruction. Such is the case with the immortal Rodin and the incomparable Anatole France. One can judge of the value of an education of this supreme quality, put at the service of the young students.

Although the Annals addresses itself to the class of ease and culture as did Mrs. Willard's school in its day, I esteem it a profoundly democratic movement. This eclectic University has taken out of her refined and trivial idleness, the young French girl already "educated;" has placed her amidst the warm currents of her country's moral and intellectual attainment; and when the period of motherhood arrives, a host of enlightened women will perpetuate in their children the best ideals of an idealistic France. The Annals thus corresponds in many respects with the elevated purpose of American patriotic societies, only dealing with the rising generation rather than with matronhood, and compassing poetry and art as well as history. Could there not be such an extension in the magnificent labors of our Revolutionary and Colonial women? Madame Brisson, it must not be omitted to say, has written of late a book for the moral guidance of young girls. "The Road to Happiness" (La Route du Bonheur) is full of the culture of heart as well as mind, and points out, with cordial, sparkling common sence and good humor, the way—the age-old way—to attain satisfaction without seeking it, by doing one's part and by nobly detesting an arid femine egotism.—J. G., MEMBRE CRITIQUES FRANCAIS.

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CAPITAL.

Amount of capital stock paid up in cash	$500,000.00

INCOME.

Premiums received during the year.	$867,020.83
Deposit premiums on perpetual risks	1,778.00
Interest, rents and dividends	54,909.65
Profit on sale or maturity of ledger assets	2,825.00
From all other sources	50.00
Total income	$926,583.48

DISBURSEMENTS.

Losses paid during the year	$431,768.50
Expenses of adjustment and settlement of losses	3,335.16
Deposit premiums returned holders	187.50
Interest or dividends to stockholders	30,000.00
Profits and interest to scripholders	11,660.81
Commissions or brokerage	204,651.20
Salaries, fees and all other charges of officers, clerks, agents and employees	32,504.48
Rents	3,239.21
Advertising, printing and stationery, postage, etc.	9,355.16
Legal expenses and maps	1,877.58
Underwriters' boards, fire department and salvage corps, fees, etc.	7,159.40
Inspection and surveys	637.10
State, insurance departments, taxes and fees	13,947.43
Other licenses, fees and taxes	1,995.00
All other disbursements	2,384.71
Total disbursements	$754,703.24

LEDGER ASSETS.

Book value of bonds and stocks	$1,424,290.00
Cash in office and bank	112,576.65
Agents' balances	133,221.11
Bills receivable	896.16
Total ledger assets	$1,670,983.95

NON LEDGER ASSETS.

Interest and rents due and accrued	9,270.90
Gross Assets	$1,680,256.85

DEDUCT ASSETS NOT ADMITTED.

Agents' balances over three months due..	$1,623.20	
Book value real estate, bonds and stocks over market value..	47,880.00	49,503.20
Total admitted assets		$1,630,753.65

LIABILITIES.

Losses adjusted and unpaid	$5,903.00	
Losses in process of adjustment or in suspense	100,584.00	
Losses resisted	9,100.00	
Total	$115,587.00	
Deduct reinsurance ..	9,742.00	
Net amount of unpaid losses		$105,845.00
Total unearned premiums		548,564.62
Amount reclaimable on perpetual policies		9,948.69
Salaries, rents, bills, taxes, etc...		6,000.00
Commissions and brokerage		12,950.00
Return and reinsurance premiums.		2,163.75
Total liabilities		$685,272.06

BUSINESS IN ILLINOIS.

Total risks taken during the year	$2,876,360.00
Total premiums received during the year	30,078.02
Total losses incurred during the year	18,391.15

EUGENE L. ELLISON, President.
HENRY W. FARNUM, Secretary.

Subscribed and sworn to before me this 28th day of January, 1910.

THOS. A. MACDONALD,
(Seal) Notary Public.

OFFICIAL PUBLICATION.

Annual statement of The American Insurance Company of Newark, in the State of New Jersey, on the 31st day of December, 1909, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$1,000,000.00

INCOME.

Premiums received during the year.	$3,443,880.25
Interest, rents and dividends	322,854.26
Profit on sale or maturity of ledger assets	500.00
From all other sources	447.34
Total income	$3,767,681.85

DISBURSEMENTS.

Losses paid during the year	$1,672,100.58
Expenses of adjustment and settlement of losses	47,301.23
Interest or dividends to stockholders	149,921.76
Commissions or brokerage	840,038.66
Salaries, fees and all other charges of officers, clerks, agents and employes	232,675.89
Rents	14,151.46
Advertising, printing and stationery, postage, etc	53,978.58
Legal expenses, furniture, fixtures and maps	8,538.33
Underwriters' boards, fire department and salvage corps, fees, etc	60,335.20
Inspection and surveys	5,670.61
Repairs, expenses and taxes on real estate	8,025.05
State, insurance departments, taxes and fees	68,524.91
Other licenses, fees and taxes	9,181.64
Loss on sale or maturity of ledger assets	2,896.84
Decrease in book value of ledger assets	24,797.67
Agents' balances charged off	1,688.69
All other disbursements	22,573.51
Total disbursements	$3,222,400.61

LEDGER ASSETS.

Book value of real estate	$469,400.00
Mortgage loans on real estate	1,550,060.75
Book value of bonds and stocks	5,415,615.69
Cash in office and bank	364,523.60
Agents' balances	477,266.31
Bills receivable	239,190.08
Total ledger assets	$8,516,056.43

NON LEDGER ASSETS.

Interest and rents due and accrued.	$76,071.69
Gross assets	$8,592,128.12

DEDUCT ASSETS NOT ADMITTED.

Agents' balances over three months due..	$1,013.23	
Bills receivable and loans on personal security	31,697.52	
Book value real estate, bonds and stocks over market value..	24,090.69	
Special deposits to secure liabilities in Virginia	51,500.00	108,301.44
Total admitted assets		$8,483,826.68

LIABILITIES.

Losses in process of adjustment or in suspense	$271,107.09	
Losses resisted	15,653.97	
Total	$286,761.06	
Deduct reinsurance ..	28,810.84	
Net amount of unpaid losses		$257,950.22
Total unearned premiums		4,381,833.81
Interest and dividends due or accrued		51,049.79
Salaries, rents, bills, taxes, etc.		35,500.00
Commissions and brokerage		145,747.36
Reinsurance premiums		8,190.30
Total liabilities		$4,880,271.48
Less liabilities secured by special deposits		17,511.20
Balance		$4,862,760.28

BUSINESS IN ILLINOIS

Total risks taken during the year.	$62,231,508.00
Total premiums received during the year	809,376.20
Total losses incurred during the year	438,218.28

PHILEMON L. HOODBY, President.
C. WEBSTER BAILEY, Secretary.

Subscribed and sworn to before me this 20th day of January, 1910.

A. C. CYPHERS,
(Seal) Notary Public.

OFFICIAL PUBLICATION.

Annual statement of the American Central Insurance Company of St. Louis, in the State of Missouri on the 31st day of December, 1909, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash	$200,000.00

INCOME.

Premiums received during the year,	2,506,731.45
Interest, rents and dividends,	244,376.58
Profit on sale or maturity of ledger assets,	15,525.02
Increase in book value of ledger assets,	73,130.86
From all other sources,	30.00
Total income	$2,839,793.91

DISBURSEMENTS.

Losses paid during the year, ...	$1,204,573.39
Expenses of adjustment and settlements of losses	15,312.77
Interest or dividends to stockholders	250,000.00
Commission or brokerage, ...	454,104.78
Salaries, fees and all other charges of officers, clerks, agents and employees	297,699.30
Rents, ...	12,312.49
Advertising, printing and stationery, postage, etc., ...	54,556.46
Legal expenses, furniture, fixtures and maps, ...	14,012.66
Underwriters' boards, fire department and salvage corps, fees, etc., ...	26,749.19
Inspection and surveys	17,859.11
State, insurance departments, taxes and fees	72,308.99
Other licenses, ...	100.00
Loss on sale or maturity of ledger assets, ...	306.25
Total disbursements	$2,419,895.39

LEDGER ASSETS.

Mortgage loans on real estate,..	$29,900.00
Loans secured by pledge of bonds, stocks or other collateral,.....	440,000.00
Book value of bonds and stocks,..	4,234,004.12
Cash in office and bank, ...	181,815.23
Agents' balances, ...	512,886.56
Bills receivable, ...	82.43
Total ledger assets	$5,398,688.34

NON LEDGER ASSETS.

Interest and rents due and accrued, ...	$24,641.60
Market value of bonds and stocks over book value, ...	156,930.13
Gross assets	$5,580,260.07

DEDUCT ASSETS NOT ADMITTED.

Agents' balances over three months due $18,067.56	
Special deposits to secure liabilities in Manitoba and Virginia 60,500.00	
	78,567.56
Total admitted assets, ...	$5,501,692.51

LIABILITIES.

Losses adjusted and unpaid, ...	$46,554.47
Losses in process of adjustment or in suspense, ...	233,996.51
Losses resisted, ...	17,199.21
Total, ...	$297,750.19
Deduct reinsurance	89,317.74
Net amount of unpaid losses, ...	208,432.45
Total unearned premiums.....	2,244,928.21
Dividends due or accrued, ...	770.98
Salaries, rents, bills, taxes, etc...	27,708.60
Commissions and brokerage, ...	76,932.98
Total liabilities, ...	$2,558,773.22
Less liabilities secured by special deposits	23,816.57
Balance, ...	$2,534,956.65

BUSINESS IN ILLINOIS.

Total risks taken during the year..	$12,294,857.00
Total premiums received during the year, ...	156,402.16
Total losses incurred during the year, ...	72,613.63

E. T. CAMPBELL, President.
JOHN H. ADAMS, Secretary.

Subscribed and sworn to before me this 28th day of January, 1910.

FRANK B. CRAM,
(Seal) Notary Public.

OFFICIAL PUBLICATION.

Annual statement of the American Druggists Insurance Company of Cincinnati in the State of Ohio on the 31st day of December, 1909, made to the Insurance Superintendent of the State of Illinois, pursuant to law.

CAPITAL.

Amount of capital stock paid up in cash, ...	$200,000.00

INCOME.

Premiums received during the year, ...	46,757.04
Interest, rents and dividends, ...	8,041.19
Increase in book value of ledger assets	46.40
From all other sources.....	20.91
Total income, ...	$54,865.54

DISBURSEMENTS.

Losses paid during the year, ...	11,873.31
Expenses of adjustment and settlement of losses, ...	321.81
Commissions or brokerage, ...	4,779.72
Salaries, fees and all other charges of officers, clerks, agents and employees.....	4,751.31
Rents, ...	480.00
Advertising, printing and stationery, postage, etc., ...	3,405.16
Underwriters' boards, fire department and salvage corps, fees, etc., ...	91.91
State, insurance departments, taxes and fees, ...	2,036.07
Other licenses, fees and taxes, ...	158.12
Decrease in book value of ledger assets, ...	732.05
All other disbursements, ...	3,998.11
Total disbursements, ...	$35,627.57

LEDGER ASSETS.

Book value of bonds and stocks, ...	$252,825.38
Cash in office and bank, ...	14,163.59
Agents' balances	6,454.65
Other ledger assets, ...	100.00
Total ledger assets, ...	$273,543.62

NON LEDGER ASSETS.

Interest and rents due and accrued,....	$4,057.58
Gross assets	$277,601.20

DEDUCT ASSETS NOT ADMITTED.

Agents' balances over three months due ...$ 100.00	
Special deposits to secure liabilities in Georgia and South Carolina $20,000.00	
	$20,100.00
Total admitted assets	$257,601.20

LIABILITIES.

Losses in process of adjustment or in suspense, ...$1,019.76	
Total, ...$1,019.76	
Net amount of unpaid losses....	$1,019.76
Total unearned premiums, ...	24,125.18
Salaries, rents, bills, taxes, etc....	1,190.05
Commissions and brokerage, ...	790.16
Total liabilities, ...	$27,125.45
Less liabilities secured by special deposits, ...	508.66
Balance	$26,616.79

BUSINESS IN ILLINOIS.

Total risks taken during the year, ..	$726,575.00
Total premiums received during the year, ...	7,356.75
Total losses incurred during the year, ...	1,561.25

CHAS. H. AVERY, President,
FRANK H. FREERICKS, Secretary.

Subscribed and sworn to before me this 25th day of January, 1910.

DWIGHT S. WARFELD,
(Seal) Notary Public.

John I. Oswald, President and Treasurer Chas. F. Blakely, Vice President
James P. Kugler, Secretary

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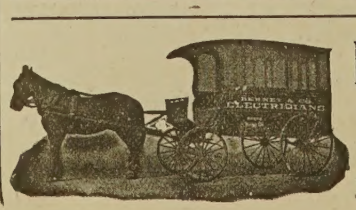
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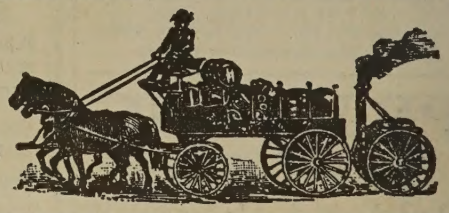

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